

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard George Fassett, Sr
Ruth Ann Fassett
Debtors

Case No. 22-01499-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke

Page 1 of 2

Date Rcvd: Mar 14, 2023

Form ID: 318

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Richard George Fassett, Sr, Ruth Ann Fassett, 76 Mosier Ln, Wyalusing, PA 18853-7950
cr	+ First Citizens Community Bank, f/k/a First Citizen, 15 S. Main Street, Mansfield, PA 16933-1507
5489792	+ First Citizens Comm Ba, 15 South Main St, Mansfield, PA 16933-1590
5495195	+ First Citizens Community Bank f/k/a First Citizens, 15 S. Main Street, Mansfield, PA 16933-1507
5493718	+ First Citizens Community Bank,, f/k/a First Citizens National Bank, 15 S. Main Street, Mansfield, PA 16933-1590
5489793	+ Guthrie, PO Box 826908, Philadelphia, PA 19182-6908
5489795	+ Prothonotary of Bradford County, Bradford County Courthouse, 301 Main St., Towanda, PA 18848-1845
5489796	+ Sheriff of Bradford County, Bradford County Courthouse, 301 Main St., Towanda, PA 18848-1845
5489797	+ Statebridge Co., LLC, PO Box 173313, Denver, CO 80217-3313
5502028	+ Statebridge Company, LLC, 6061 S. Willow Dr. Suite 300, Greenwood Village, CO 80111-5151
5489800	+ Wilmington Savings Fund Soc., 6061 S. Willow Dr., Ste. 300, Englewood, CO 80111-5151

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Mar 14 2023 22:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5496936	EDI: CAPITALONE.COM	Mar 14 2023 22:37:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5489794	^ MEBN	Mar 14 2023 18:38:12	KML Law Group, P.C., Ste. 5000 BNY Mellon Ind. Center, 701 Market St., Philadelphia, PA 19106-1541
5496897	Email/PDF: resurgentbknofications@resurgent.com	Mar 14 2023 18:59:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5489798	+ EDI: CAPITALONE.COM	Mar 14 2023 22:37:00	Synco/walmart Dc, Po Box 31293, Salt Lake City, UT 84131-0293
5489861	+ EDI: RMSC.COM	Mar 14 2023 22:37:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5489799	+ EDI: RMSC.COM	Mar 14 2023 22:37:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
5489801	+ EDI: CAPITALONE.COM	Mar 14 2023 22:37:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust II bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
John J Martin	pa36@ecfbis.com trustee martin@martin-law.net
Matthew G. Brushwood	on behalf of Creditor First Citizens Community Bank f/k/a First Citizens National Bank mbrushwood@barley.com, ageoghegan@barley.com;cbrelje@barley.com;jrachor@barley.com
Paul P Ackourey	on behalf of Debtor 1 Richard George Fassett Sr ackoureyandturel@gmail.com, backourey@ackoureyandturel.com
Paul P Ackourey	on behalf of Debtor 2 Ruth Ann Fassett ackoureyandturel@gmail.com backourey@ackoureyandturel.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Richard George Fassett Sr
First Name Middle Name Last Name

Debtor 2 Ruth Ann Fassett
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:22-bk-01499-MJC**

Social Security number or ITIN xxx-xx-4095
EIN --

Social Security number or ITIN xxx-xx-7070
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard George Fassett Sr

Ruth Ann Fassett

3/14/23

**By the
court:**



Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.